

1 Q And they'd hold the paper on those financings?

2 A They would not pay to third-party retailers. It
3 would be for people in the business of buying and
4 selling stuff.

5 Q So what they were doing is they were financing
6 others' purchase of inventory?

7 A To be resold.

8 Q Right.

9 A Yes.

10 Q So Northstate Financial wasn't in the business of
11 buying a boat for itself to sit there and hold it
12 and then resell it?

13 A I am Northstate Finance, for all intensive
14 purposes. Northstate Finance is a separate
15 company, LLC, but at the direction of whatever I
16 chose to do is what they did.

17 Q Were they in that business?

18 A Were they a boat dealer?

19 Q Yes.

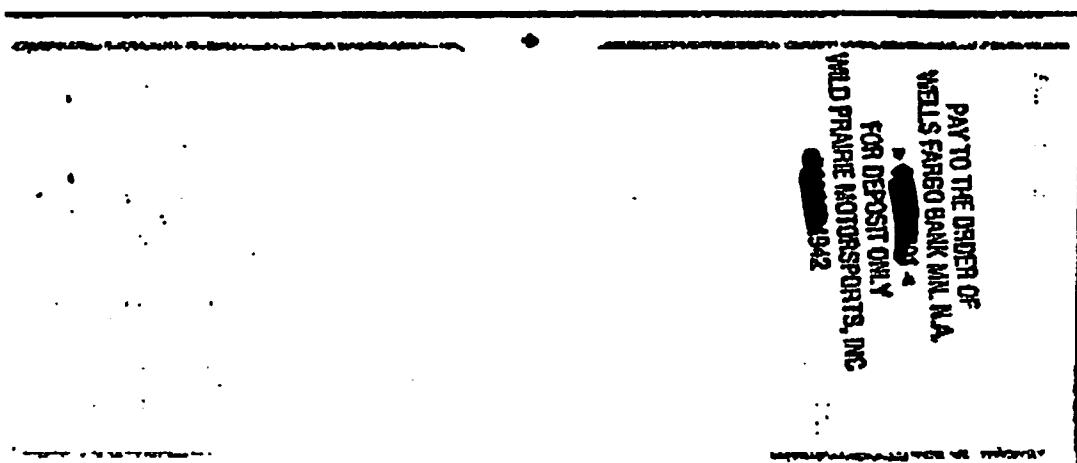
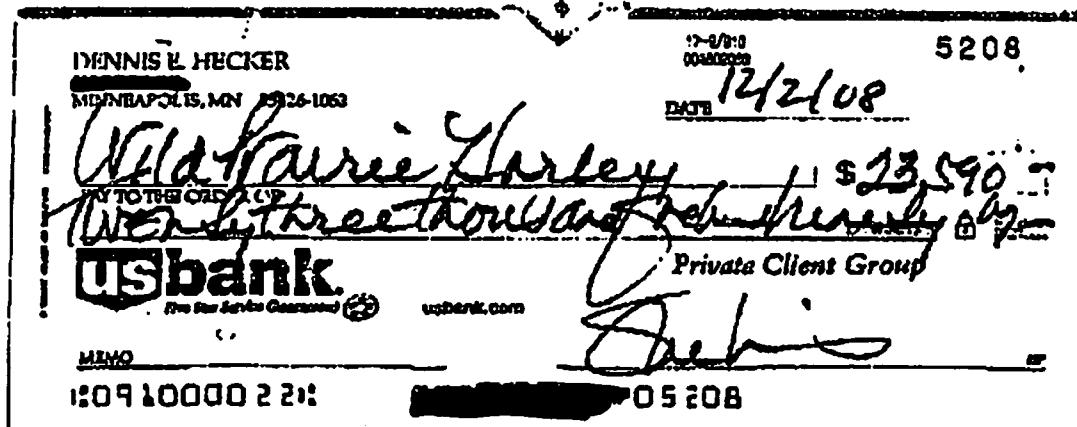
20 A No.

21 Q Were they a motorcycle dealer?

22 A No. They weren't a car dealer either.

23 Q Right. They financed car dealers, right?

24 A They financed car dealers who had inventories of
25 cars, boats. The only thing they didn't finance



Processing Date 20081204
Amount 23590.00
Serial Number 0000000000000000

EXHIBIT IA



WILD PRAIRIE HARLEY-DAVIDSON/BUELL
 12480 Plaza Drive • EDEN PRAIRIE, MN 55344
 PH: (651) 698-5000 • FAX: (651) 698-5004 • www.wildprairiehd.com



Stock #: 1901351VRS Date: 11/28/2008 Salesperson BILL B SIGEL
 Buyer Name: (Last) NORTHSTATE (First) FINANCIAL (Middle) _____
 Co-Buyer Name: (Last) _____ (First) _____ (Middle) _____
 Address: 500 FORD ROAD City: MINNEAPOLIS State: MN County: _____ Zip: 55426
 Home Phone: _____ Bus. Phone: _____ Buyer D.O.B. _____ Co-Buyer D.O.B. _____
 Buyer D.L. #: _____ Co-Buyer D.L. #: _____
 Buyers Insurance Co: _____ Policy #:

PLEASE ENTER MY ORDER FOR: New Used Demo Lienholder _____ Address _____

YEAR	MAKE	MODEL	BODY	TRANSMISSION	COLOR	INTERIOR
2008	HD	FXDSE3	LIC. #	MC	061 COBALT	DELIVERED ON OR ABOUT

VIN #: 1HEDPS818K077133 TAB EXP. DATE: 11/28/2010 STATE: 10

OTHER CHARGES:		CASH PRICE OF VEHICLE	23,590.00
U.S.A. H.O.G. MEMBER		FREIGHT	N/A
		DEALER INSTALLED OPTIONS	N/A
		X XXXXXXXXXXXXXXXXXXXXXXX SET UP	N/A
		ACCESSORIES	369.00
		LABOR	369.00
		SUBTOTAL BEFORE TRADE	23,590.00
		MVP	N/A

TOTAL	N/A	EXTENDED SERVICE PLAN	N/A
TRADE-IN DATA		GAP	N/A
YEAR	MAKE	MODEL	PREPAID MAINTENANCE
VIN #		MC	PREPAID WORK ORDER
LIEN HOLDER'S NAME			GIFT CARD
ADDRESS			DEBT PROTECTION
LICENSE PLATE #	LICENSE STATE	EXP. DATE	CREDIT LIFE/AH
LEASED NOW	TRANSMISSION		OTHER CHARGES

DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR INSURANCE SALVAGE HISTORY? YES NO

**POLLUTION CONTROL SYSTEM DISCLOSURE
(TRADE-IN VEHICLE)**

In order to comply with Minnesota Statute, Section 325E.0951, no person may transfer a motor vehicle without providing a written disclosure to the transferee (buyer) certifying the condition of the pollution control system.

Transferee (buyer) hereby certifies, to the best of his/her knowledge, that the pollution control systems on this vehicle being traded in, including the restricted gasoline fuel pipe, have not been removed, altered, or rendered inoperative.

Seller's Signature

DEALER'S DISCLAIMER OF WARRANTY

The Dealer expressly disclaims all warranties, either express or implied on the vehicle sold, except any warranties offered and explained in Paragraph 16 on the back of this contract. Buyer acknowledges receiving this information before the sale and further acknowledges having read and understood the provisions on the back of the contract.

Buyer's Signature

**DEALER'S POLLUTION CONTROL SYSTEM DISCLOSURE
(VEHICLE BEING SOLD)**

Transferee (buyer) hereby certifies, to the best of his/her knowledge, that the pollution control systems on this vehicle being sold, including the restricted gasoline fuel pipe, have not been removed, altered, or rendered inoperative.

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND YOU MAY LOSE ANY DEPOSITS IF YOU DO NOT PERFORM ACCORDING TO ITS TERMS.

BUYER SIGNS X DATE 11/28/2008

CO-BUYER SIGNS X DATE _____

Buyer agrees that this Agreement includes all of the terms and conditions on the front and back side hereof, that this Agreement cancels and supersedes any prior agreement including oral agreements, and as of the date below comprises, with any retail installment sale contract the complete and exclusive statement of the terms of the agreement relating to

EXHIBIT 1B

HARRISON K-9 SECURITY SERVICES, LLC.

112 FARMINGDALE COURT

Aiken, South Carolina 29805

Ph: (803) 649-5936 Fax: (803) 649-3034

BILL OF SALE
11 February 2009

18
11-24-09

Sold to Christi Rowan-Westmoreland for \$34,750.00 one solid black male European German Shepherd named Nexus von Walshagen. "Nexus" is sold as an Executive Companion dog.

He is given a sixty-day replacement guarantee covering suitability and a six-month replacement guarantee covering genetic disorders. The dog must be returned in the same or better condition as he was on date of purchase for replacement guarantee to be effective.

Sire: *Ayk von Haus Heldmann*

Dam: *Haifa von Walshagen*

DOB: *February 04, 2007*

Tattoo: *F-I 4422*

*** Harrison K-9 Security Services, LLC, regrets we do not issue monetary refunds for trained adult dogs. ***

EXHIBIT IC

Some Hecker Funded Check deposits and checks from Hecker or Hecker Entities deposited into Rowan/Trustone Account		
Date of Deposit	Amount	Document Control #
6/25/08	15,000.00	Trustone 52 & 53
1/14/09	9,500.00	Trustone 270
2/3/09	8,500.00	Trustone 337 & 339
3/2/09	1,500.00	Trustone 327
3/4/09	13,500.00	Trustone 329
3/4/09	4,846.61	Trustone 328
3/17/09	10,500.00	Trustone 319
4/4/09	8,500.00	Trustone 339
4/14/09	20,000.00	Trustone 343
4/22/09	10,000.00	Trustone 352
5/7/09	5,000.00	Trustone 398
5/7/09	5,611.00	Trustone 399
6/1/09	4,500.00	Trustone 377
6/2/09	5,500.00	Trustone 378
6/3/09	4,600.00	Trustone 392
	\$127,075.61	

EXHIBIT 2

Some Cash Deposits into Rowan Trustone Account		
Date of Deposit	Amount	Document Control #
8/13/08	2,800.00	Trustone 116
8/20/08	9,800.00	Trustone 119
8/25/08	2,000.00	Trustone 123
9/2/08	4,000.00	Trustone 135
9/4/08	2,500.00	Trustone 137
10/1/08	4,000.00	Trustone 166
10/3/08	7,000.00	Trustone 168
10/28/08	9,000.00	Trustone 185
11/24/08	1,500.00	Trustone 212
11/25/08	2,000.00	Trustone 213
12/1/08	9,800.00	Trustone 247
12/12/08	3,000.00	No #
12/19/08	5,000.00	Trustone 235
1/22/09	2,800.00	Trustone 275
1/26/09	5,400.00	Trustone 278
3/3/09	2,000.00	Trustone 311
3/5/09	2,000.00	Trustone 312
	74,600.00	

EXHIBIT 3

WALDEN AUTO LEASING HOLDING CO.500 FORD ROAD
MINNEAPOLIS, MN 55426USBANK
24-841230

CHECK NO.

1107

PAY

\$5,611.00

TELLER #551

1107

MAY 07 2009

DATE

AMOUNT

5/7/2009

5,611.00

TO THE
ORDER OF*Chase*

TWO SIGNATURES REQUIRED

14920

Date:05/07/2009 RT:123000848 Branch:1 Teller:551 Sequence:7575164 Account:123456789492 Serial:1107 Amount:\$5,611.00
TranCode:0B. Date of last
check
E. Name of last
checkENDORSE HERE
*W.M.C.***EXHIBIT 4**

WALDEN AUTO LEASING HOLDING CO.500 FORD ROAD
MINNEAPOLIS, MN 55426USBANK
24-841230

CHECK NO.

1106

PAY \$5,000.00

1106

TO THE
ORDER
OF

CASH

TELLER #551

DATE

AMOUNT

5/7/2009

5,000.00

MAY 07 2009

TWO SIGNATURES REQUIRED

720

Date:05/07/2009 RT:123000848 Branch:1 Teller:551 Sequence:7575162 Account: [REDACTED] 492 Serial:1106 Amount:\$5,000.00
TranCode:0

FD

DO NOT SIGN OR ENDORSE THIS CHECK

ENDORSE HERE

O'Keeffe
78345

WARNING: Original document has an artificial watermark on reverse side.

BANK OF THE WEST

BLAINE BRANCH
10000 CLUB WEST PARKWAY
BLAINE, MN 55449

0097900660

80-784211

TELLER #208

JUN 04 2009

JUN 03, 2009

PURCHASER: ~~XXXXXX GOLDEN FLEET SERVICESXXXX~~

PAY TO THE ~~CHRISTY ROWAN~~
ORDER OF ~~CHRISTY ROWAN~~

\$ ~~4,600.00~~

Four Thousand Six Hundred Dollars and 00/100

CASHIER'S CHECK


AUTHORIZED SIGNATURE

9450

Date:06/04/2009 RT:121100782 Branch:1 Teller:208 Sequence:7350930 Account:~~XXXXXX~~ Serial:9450 Amount:\$4,600.00
TranCode:0

*FEDERAL BANKING ACT 1987 - FEDERAL
RESERVE REG. CC

Amber
78345
PAYER ENDORSEMENT AREA
THIS AREA FOR BANK USE ONLY

WALDEN FLEET SERVICES II, INC.
500 FORD ROAD
MINNEAPOLIS, MN 55426

BANK OF THE WEST
1-800-488-2265
75-060912

11443

CHECK NO.
11443

PAY **\$5,500.00**

TO THE ORDER OF

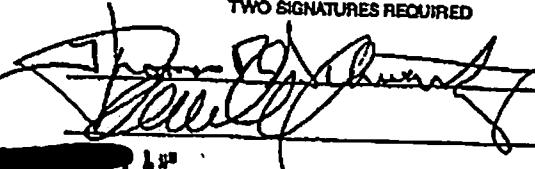
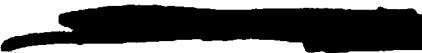

GOLDEN VALLEY

JUN 01 2009

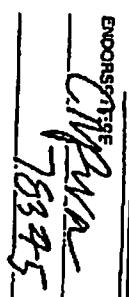
DATE

AMOUNT
5,500.00

VESTIBULE

TWO SIGNATURES REQUIRED



Date:06/01/2009 RT:91200961 Branch:1 Teller:472 Sequence:7059432 Account:**[REDACTED]** 71 Serial:11443 Amount:\$5,500.00
TranCode:0

DO NOT USE THIS LINE


WALDEN FLEET SERVICES II, INC.
800 FORD ROAD
MINNEAPOLIS, MN 55428

BANK OF THE WEST
1-800-468-2285
75-06/012

11442

CHECK NO.

11442

PAY

\$4,500.00

GOLDEN VALLEY

TO THE
ORDER
OF
Cham

JUN 01 2009

VESTIBULE

DATE

6/1/2009

AMOUNT

4,500.00

TWO SIGNATURES REQUIRED

*John D. [Signature]
D. [Signature]*

0571

Date:06/01/2009 RT:91200961 Branch:1 Teller:472 Sequence:7059434 Account:0571 Serial:11442 Amount:\$4,500.00
TranCode:0

DO NOT SIGN IN THIS LINE
SIGN IN THIS LINE
ENDORSER'S SIGN

Steph

DENNIS E. HECKER
500 FORD ROAD
MINNEAPOLIS, MN 55428

5122
17-7000/2910188
9852001008

PAY TO THE
ORDER OF

CHRISTIAN BONAN

11/30/09
Date
\$ 8500.00

APR 03 2009

Dollars



www.tcfbank.com
(612) TCF-BANK

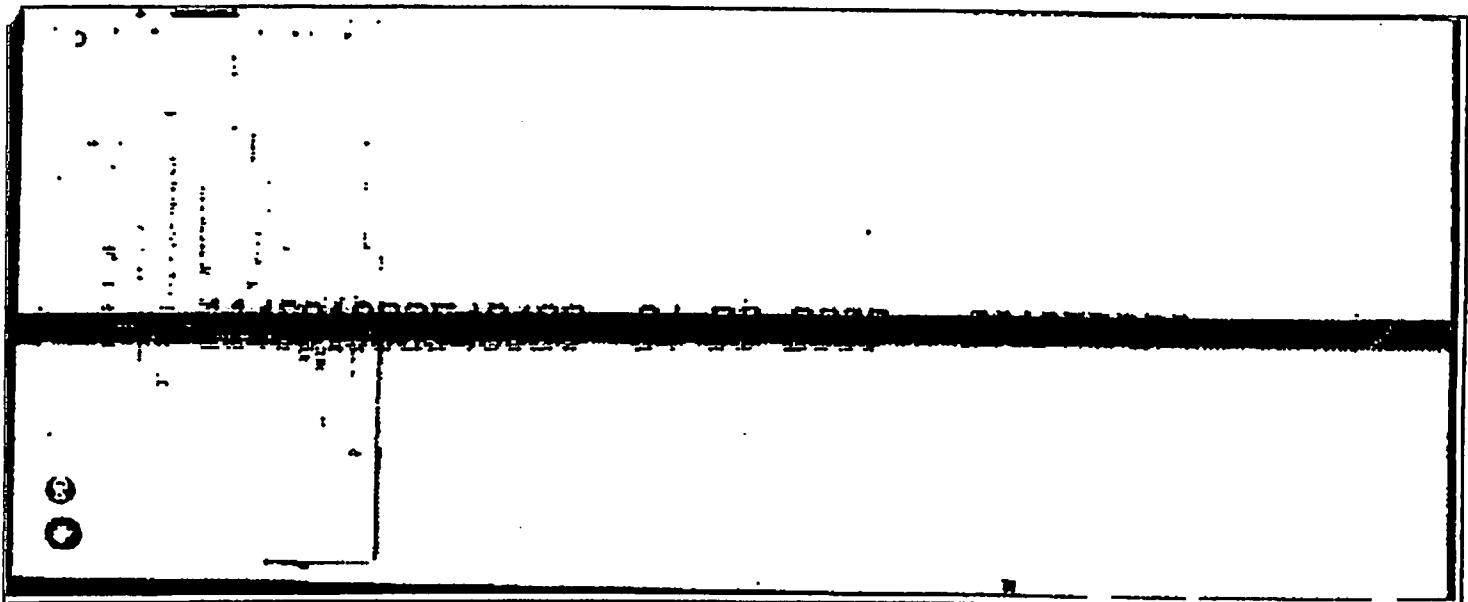


For _____

1008# 05122

COD ORIAL FA ASSOC

Date:04/06/2009 RT:291070001 Branch:1 Teller:495 Sequence:7744534 Account:008 Serial:5122 Amount:\$8,500.00
TranCode:0



DENNIS EARL HECKER
652-512-8800
500 FORD ROAD
MINNEAPOLIS, MN 55428

© HARLAND 2001

TO THE ORDER OF
Dennis Hecker

TCF BANK
TOP National Bank
511 Minnesota Avenue
Minneapolis, MN 55402
612-TOP-BANK

TELLER #056 MAR 04 2009
DRAFTED 13:54:00
DEposited at \$13,500 U.S.
Dollars 

For

5093

Date:03/04/2009 RT:291070001 Branch:1 Teller:56 Sequence:7052728 Account:  Serial:5093 Amount:\$13,500.00
TranCode:0

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
4410
4411
4412
4413
4414
4415
4416
4417
4418
4419
4420
4421
4422
4423
4424
4425
4426
4427
4428
4429
4430
4431
4432
4433
4434
4435
4436
4437
4438
4439
4440
4441
4442
4443
4444
4445
4446
4447
4448
4449
44410
44411
44412
44413
44414
44415
44416
44417
44418
44419
44420
44421
44422
44423
44424
44425
44426
44427
44428
44429
44430
44431
44432
44433
44434
44435
44436
44437
44438
44439
44440
44441
44442
44443
44444
44445
44446
44447
44448
44449
444410
444411
444412
444413
444414
444415
444416
444417
444418
444419
444420
444421
444422
444423
444424
444425
444426
444427
444428
444429
444430
444431
444432
444433
444434
444435
444436
444437
444438
444439
444440
444441
444442
444443
444444
444445
444446
444447
444448
444449
4444410
4444411
4444412
4444413
4444414
4444415
4444416
4444417
4444418
4444419
4444420
4444421
4444422
4444423
4444424
4444425
4444426
4444427
4444428
4444429
4444430
4444431
4444432
4444433
4444434
4444435
4444436
4444437
4444438
4444439
4444440
4444441
4444442
4444443
4444444
4444445
4444446
4444447
4444448
4444449
44444410
44444411
44444412
44444413
44444414
44444415
44444416
44444417
44444418
44444419
44444420
44444421
44444422
44444423
44444424
44444425
44444426
44444427
44444428
44444429
44444430
44444431
44444432
44444433
44444434
44444435
44444436
44444437
44444438
44444439
44444440
44444441
44444442
44444443
44444444
44444445
44444446
44444447
44444448
44444449
444444410
444444411
444444412
444444413
444444414
444444415
444444416
444444417
444444418
444444419
444444420
444444421
444444422
444444423
444444424
444444425
444444426
444444427
444444428
444444429
444444430
444444431
444444432
444444433
444444434
444444435
444444436
444444437
444444438
444444439
444444440
444444441
444444442
444444443
444444444
444444445
444444446
444444447
444444448
444444449
4444444410
4444444411
4444444412
4444444413
4444444414
4444444415
4444444416
4444444417
4444444418
4444444419
4444444420
4444444421
4444444422
4444444423
4444444424
4444444425
4444444426
4444444427
4444444428
4444444429
4444444430
4444444431
4444444432
4444444433
4444444434
4444444435
4444444436
4444444437
4444444438
4444444439
4444444440
4444444441
4444444442
4444444443
4444444444
4444444445
4444444446
4444444447
4444444448
4444444449
44444444410
44444444411
44444444412
44444444413
44444444414
44444444415
44444444416
44444444417
44444444418
44444444419
44444444420
44444444421
44444444422
44444444423
44444444424
44444444425
44444444426
44444444427
44444444428
44444444429
44444444430
44444444431
44444444432
44444444433
44444444434
44444444435
44444444436
44444444437
44444444438
44444444439
44444444440
44444444441
44444444442
44444444443
44444444444
44444444445
44444444446
44444444447
44444444448
44444444449
444444444410
444444444411
444444444412
444444444413
444444444414
444444444415
444444444416
444444444417
444444444418
444444444419
444444444420
444444444421
444444444422
444444444423
444444444424
444444444425
444444444426
444444444427
444444444428
444444444429
444444444430
444444444431
444444444432
444444444433
444444444434
444444444435
444444444436
444444444437
444444444438
444444444439
444444444440
444444444441
444444444442
444444444443
444444444444
444444444445
444444444446
444444444447
444444444448
444444444449
4444444444410
4444444444411
4444444444412
4444444444413
4444444444414
4444444444415
4444444444416
4444444444417
4444444444418
4444444444419
4444444444420
4444444444421
4444444444422
4444444444423
4444444444424
4444444444425
4444444444426
4444444444427
4444444444428
4444444444429
4444444444430
4444444444431
4444444444432
4444444444433
4444444444434
4444444444435
4444444444436
4444444444437
4444444444438
4444444444439
4444444444440
4444444444441
4444444444442
4444444444443
4444444444444
4444444444445
4444444444446
4444444444447
4444444444448
4444444444449
44444444444410
44444444444411
44444444444412
44444444444413
44444444444414
44444444444415
44444444444416
44444444444417
44444444444418
44444444444419
44444444444420
44444444444421
44444444444422
44444444444423
44444444444424
44444444444425
44444444444426
44444444444427
44444444444428
44444444444429
44444444444430
44444444444431
44444444444432
44444444444433
44444444444434
44444444444435
44444444444436
44444444444437
44444444444438
44444444444439
44444444444440
44444444444441
44444444444442
44444444444443
44444444444444
44444444444445
44444444444446
44444444444447
44444444444448
44444444444449
444444444444410
444444444444411
444444444444412
444444444444413
444444444444414
444444444444415
444444444444416
444444444444417
444444444444418
444444444444419
444444444444420
444444444444421
444444444444422
444444444444423
444444444444424
444444444444425
444444444444426
444444444444427
444444444444428
444444444444429
444444444444430
444444444444431
444444444444432
444444444444433
444444444444434
444444444444435
444444444444436
444444444444437
444444444444438
444444444444439
444444444444440
444444444444441
444444444444442
444444444444443
444444444444444
444444444444445
444444444444446
444444444444447
444444444444448
444444444444449
4444444444444410
4444444444444411
4444444444444412
4444444444444413
4444444444444414
4444444444444415
4444444444444416
4444444444444417
4444444444444418
4444444444444419
4444444444444420
4444444444444421
4444444444444422
4444444444444423
4444444444444424
4444444444444425
4444444444444426
4444444444444427
4444444444444428
4444444444444429
4444444444444430
4444444444444431
4444444444444432
4444444444444433
4444444444444434
4444444444444435
4444444444444436
4444444444444437
4444444444444438
4444444444444439
4444444444444440
4444444444444441
4444444444444442
4444444444444443
4444444444444444
4444444444444445
4444444444444446
4444444444444447
4444444444444448
4444444444444449
44444444444444410
44444444444444411
44444444444444412
44444444444444413
44444444444444414
44444444444444415
44444444444444416
44444444444444417
44444444444444418
44444444444444419
44444444444444420
44444444444444421
44444444444444422
44444444444444423
44444444444444424
44444444444444425
44444444444444426
44444444444444427
44444444444444428
44444444444444429
44444444444444430
44444444444444431
44444444444444432
44444444444444433
44444444444444434
44444444444444435
44444444444444436
44444444444444437
44444444444444438
44444444444444439
44444444444444440
44444444444444441
44444444444444442
44444444444444443
44444444444444444
44444444444444445
44444444444444446
44444444444444447
44444444444444448
44444444444444449
444444444444444410
444444444444444411
444444444444444412
444444444444444413
444444444444444414
444444444444444415
444444444444444416
444444444444444417
444444444444444418
444444444444444419
444444444444444420
444444444444444421
444444444444444422
444444444444444423
444444444444444424
444444444444444425
444444444444444426
444444444444444427
444444444444444428
444444444444444429
444444444444444430
444444444444444431
444444444444444432
444444444444444433
444444444444444434
444444444444444435
444444444444444436
444444444444444437
444444444444444438
444444444444444439
444444444444444440
444444444444444441
444444444444444442
444444444444444443
444444444444444444
444444444444444445
444444444444444446
444444444444444447
444444444444444448
444444444444444449
4444444444444444410
4444444444444444411
4444444444444444412
4444444444444444413
4444444444444444414
4444444444444444415
4444444444444444416
4444444444444444417
4444444444444444418
4444444444444444419
4444444444444444420
4444444444444444421
4444444444444444422
4444444444444444423
4444444444444444424
4444444444444444425
4444444444444444426
4444444444444444427
4444444444444444428
4444444444444444429
4444444444444444430
4444444444444444431
4444444444444444432
4444444444444444433
4444444444444444434
4444444444444444435
4444444444444444436
4444444444444444437
4444444444444444438
4444444444444444439
4444444444444444440
4444444444444444441
4444444444444444442
4444444444444444443
4444444444444444444
4444444444444444445
4444444444444444446
4444444444444444447
4444444444444444448
444444444444444

DENNIS E HECKER
500 FORD RD.
MINNEAPOLIS, MN 55428

TELLER #551

75-1110/913
900845

JYD

3064

Date 1-14-09

Dennis Hecker JAN 14 2009 \$ 9500 -
Nine thousand five hundred dollars

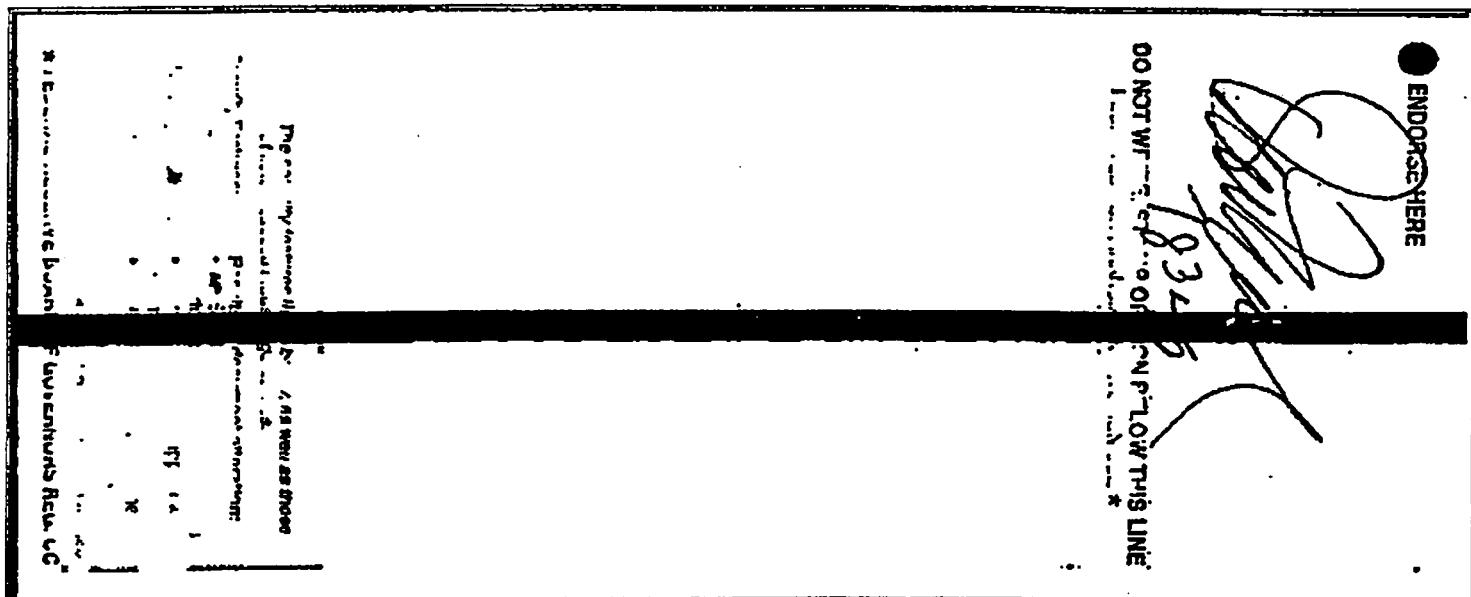
VISIONBank
3000 25th St. S. • Fargo, ND 58103
701-364-2020 • www.visionbanks.com

Signature _____

3064



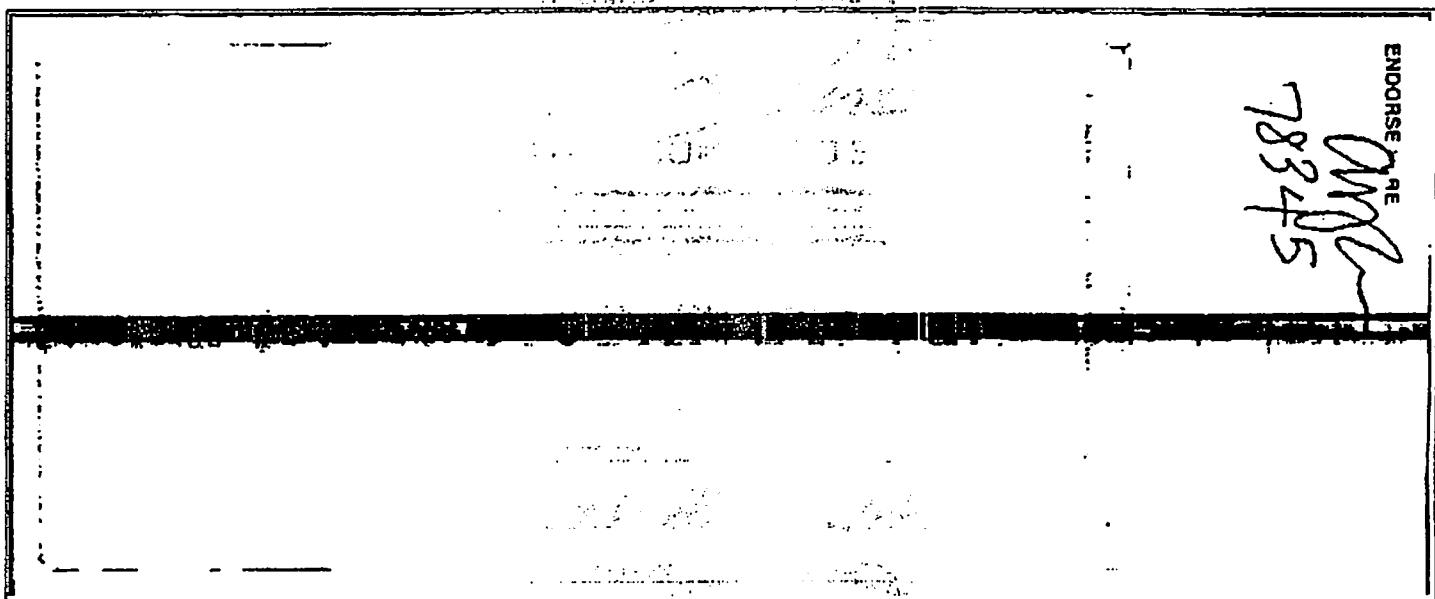
Date:01/14/2009 RT:91311106 Branch:1 Teller:551 Sequence:7398634 Account:_____ Serial:3064 Amount:\$9,500.00 TranCode:0



5055

DENNIS E. HECKER SUSAN A. MILLER	ELLER #593	75-104170 960 15-484350	DATE <u>6/27/08</u>
PAY TO THE ORDER OF <u>J.C. R.</u>	<u>FIFTEEN THOUSAND DOLLARS 00/100</u>	\$ 15,000.00	DOLLARS <u>00</u>
BREMER BANK, NATIONAL ASSOCIATION 360 CEDAR STREET • (651)290-2424 SAINT PAUL, MN 55101 24-HOUR BANKING 1-800-908-BANK www.bremer.com		<u>D. Hecker</u>	
MEMO	# 05055		

Date:06/25/2008 RT:96010415 Branch:1 Teller:593 Sequence:7843783 Account:5050 Serial:5055 Amount:\$15,000.00
TranCode:0



DENNIS E. HECKER
500 FORD ROAD
MINNEAPOLIS, MN 55426

TELLER #551

5112

17-7000/2910 188
6852001008

MAR 17 2009

3/17/09

PAY in the
order of



www.tcfbank.com
(612) TCF-BANK

For _____

12

\$ 10,500.00

Bellers

Priority
Delivery
Service

Dennis

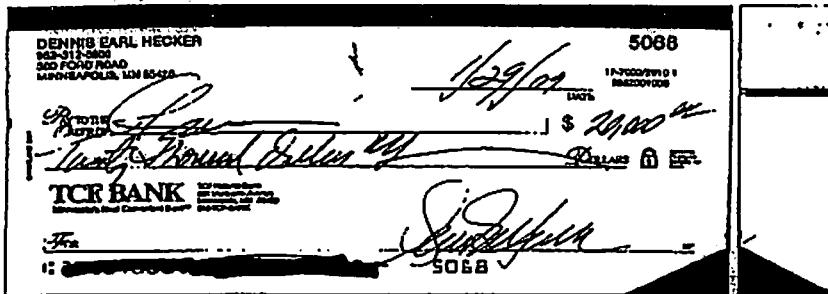
BR# 05112

COLONIAL CLASSIC

Date:03/17/2009 RT:291070001 Branch:1 Teller:551 Sequence:7723604 Account:6852001008 Serial:5112 Amount:\$10,500.00
TranCode:0

ST EPL
2/20/09

Account 3335 Date 01-30-2009 Amount 20000.00 Serial 0
Acct_Co 3335



Account 0008 Date 01-30-2009 Amount 20000.00
Serial 5068 Acct CC 0008

AB 000062

EXHIBIT 5

DEPOSIT SLIP	AMOUNT	15,000.00
CHRISTI ROWAN 100 PORTLAND AVE S UNIT 201 MINNEAPOLIS, MN 55401	DATE	4/23/2009
DEPOSITS MAY NOT BE MADE AVAILABLE FOR IMMEDIATE WITHDRAWAL	TIME	11:00 AM
Associated Bank		15,000.00
04/23/2009 11:00 0019 091		Deposit \$1,000.00
		803 335*

Account 000003335 Date 04-23-2009 Amount 15000.00 Serial 0
Acct_CC 000003335

Associated Bank	CASH-IN
0019149	
149 04/23/2009 11:00 0019 091	Cash In
15,000.00	

Account 00000500 Date 04-23-2009 Amount 15000.00 Serial 19149
Acct_CC 00091

DEPOSIT TICKET

CHRISTI ROWAN
150 PORTLAND AVE S UNIT 201
MINNEAPOLIS, MN 55401

DATE 4/24/09

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

AMOUNT 6000

REF ID: 20090424

Associated Bank 24/2009 12:02 0017 091

Deposit 6000

803 335#

Account 8335 Date 04-24-2009 Amount 6000.00 Serial 0
Acct_CC 8335

Associated Bank

CASH-IN

001794

149 04/24/2009 12:02 0017 091
6,000.00
Cash In

Account 500 Date 04-24-2009 Amount 6000.00 Serial 1794
Acct_CC 1091

AB 000070

Some Checks from Hecker Deposited into Rowan Associated Bank Account

Deposit	Amount	Document Control #
1/30/2009	20,000.00	AB000062
	\$20,000.00	

Some Cash Deposited into Rowan Associated Bank Account

Deposit	Amount	Document Control #
4/23/09	15,000.00	AB000069
4/24/09	6,000.00	AB000070
	\$21,000.00	



DIVERSIFIED INVESTMENT ADVISORS

4333 Zelkwood Road NE • Mail Drop 9001 • Cedar Rapids, IA 52422

CHECK NO: 0111427182 4-222

AMOUNT: \$*****4,846.61

DATE: Feb 23, 2009

PAY: FOUR THOUSAND EIGHT HUNDRED FORTY-SIX AND 61/100 DOLLARS*****

TO THE
ORDER OF: DENNIS HECKER

JPNerjan Chess Deck, N.A.
Edition 1b

TELLER #058

TRANS REFERENCE NO:
20090220901441

MAR 04 2009

No 1 VoEd Values Created Within Six Months

AUTHORIZED SIGNATURE

01114271820 100 5759

Date:03/04/2009 RT:71923226 Branch:1 Teller:56 Sequence:7052726 Account:6739 Serial:111427182 Amount:\$4,846.61
TranCode:0

EXHIBIT 6

DEREK J. CHERNE
MICHELLE CHERNE
MEDINA, MN

TELLER #551

75-7145/2019
0596

5744

4/22/09

PAY TO

THE ORDER OF

Denny Kroll
Ten Thousand and No/

APR 23 2009

\$ 10,000,-

DOLLARS



MEMO

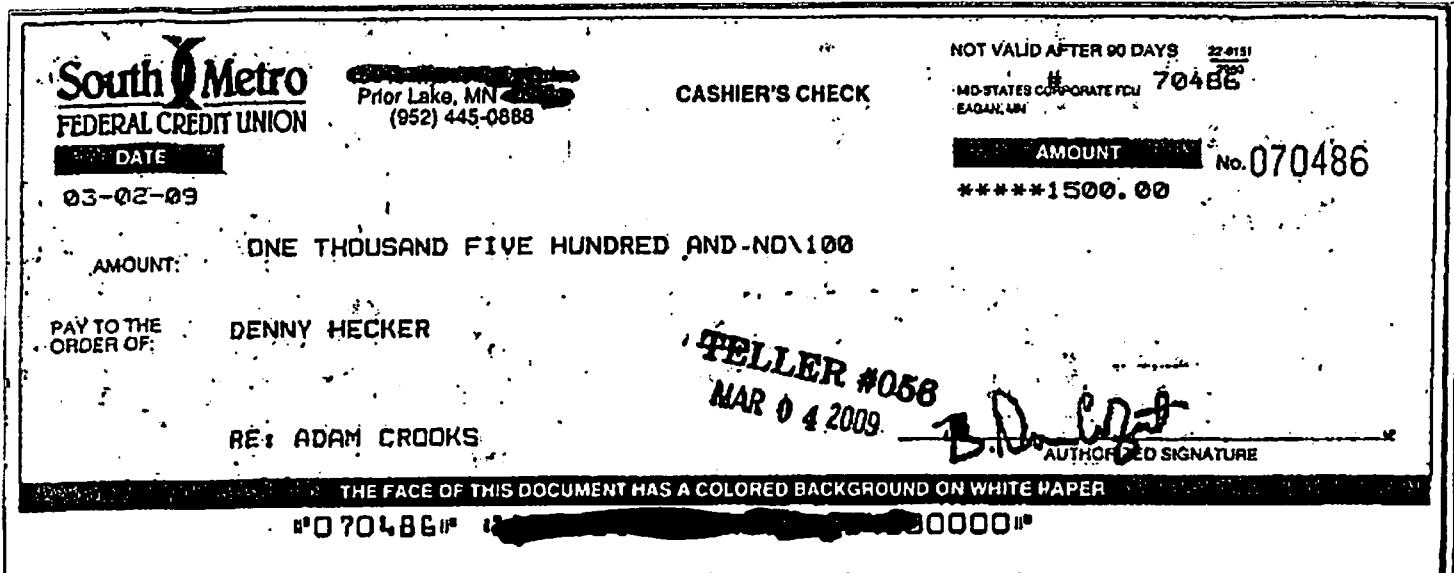
0291971469:

952-345-8070
10853 Wayzata Boulevard
Minnetonka, MN 55343

5744

Date:04/23/2009 RT:291971469 Branch:1 Teller:551 Sequence:7744870 Account:~~0596~~ Serial:5744 Amount:\$10,000.00
TranCode:0

C
Pay to the order
of
Derek C. Cherne
4/23/09
5744



Date:03/04/2009 RT:296081516 Branch:1 Teller:56 Sequence:7052724 Account:~~XXXXXXXXXX~~0000 Serial:70486 Amount:\$1,500.00
TranCode:0

DEALER NAME
JAGUAR LAND ROVER MINNEAPOLIS

DEALER TELEPHONE NUMBER
763 - 222 - 2200

DEALER FAX NUMBER
763 - 222 - 2211

APPLICANT'S CREDIT STATEMENT

Individual Credit
 Joint Credit

Check
Appropriate
Box

If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Section A.

If you are applying for joint credit with another person, complete sections A and B.
We intend to apply for joint credit

Community Property State
 Business Application

Applicant

Co-Applicant

If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant

A. Applicant's Personal Credit Information

1135
SOCIAL SECURITY NUMBER or (TAX ID)

CHRISTI
FIRST NAME OR BUSINESS NAME

M ROWAN
MI LAST NAME

EMAIL ADDRESS

1306
DRIVER'S LICENSE #

mn
DRIVER'S LICENSE STATE

08 / 28 / 1973 - 5113 - 9080 9 YRS ____ MOS **Homeowner**
DATE OF BIRTH (MM/DD/YYYY) HOME PHONE # CELL PHONE # (See below) TIME AT ADDRESS HOUSING STATUS

715 EAST RIDGE DR

CURRENT STREET # AND NAME

APT/SUITE #

PO BOX #

RURAL ROUTE

NORTHFIELD
CITY

MN
STATE

55057
ZIP CODE

0
MTG PYMT OR RENT

PREVIOUS STREET # AND NAME

APT/SUITE #

PO BOX #

RURAL ROUTE

CITY

STATE

ZIP CODE

YRS ____ MOS
TIME AT ADDRESS

GANNETT

EMPLOYED BY or TYPE OF BUSINESS (if business application)

Employed

ATTORNEY

EMPLOYMENT STATUS

OCCUPATION

- 9080
BUSINESS PHONE #

8 yrs 6 mos
TIME EMPLOYED

189000
SALARY

Annually
SALARY TYPE

PREVIOUS EMPLOYMENT (if less than 2 yrs at current)

EMPLOYMENT STATUS

BUSINESS PHONE #

YRS ____ MOS
TIME EMPLOYED

OCCUPATION

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

OTHER INCOME

SOURCE OF OTHER INCOME

By providing my cell phone number, I give my prior express consent to receive calls and text messages from the creditor or its third party debt collector at that number, including calls and messages made by using an autodialer or prerecorded message.

J-1 000007

EXHIBIT 6A

Printed on 04/07/2009 at 02:17 PM

FOR DEALER USE ONLY

<input type="radio"/> A/C	<input type="radio"/> Cruise	<input type="radio"/> Man. Trans.	<input type="radio"/> Sunroof	<input type="radio"/> Stereo	<input type="radio"/> Pwr. Windows
<input type="radio"/> Pwr. Seats	<input type="radio"/> 4WD	<input type="radio"/> T-Top	<input type="radio"/> Alum/Wire Wheel	<input type="radio"/> Leather Seats	<input type="radio"/> Pwr. Door Locks

--	--	--	--	--	--

VEHICLE OPTIONS

JAGUAR LAND ROVER MINNEAPOLIS	107604	New	Retail	72	R3706
DEALER NAME	DEALER #	VEHICLE TYPE	PRODUCT TYPE	TERM	STOCK#
SALMP13428A296951	2008 land rover	range rover			4dr wgn sc
VIN #	YEAR MAKE	MODEL DESCRIPTION			TRIM

CERTIFIED PREOWNED

VEHICLE SOURCE

87526	5712	1287	7000	1500	86025
CASH SELLING PRICE	SALES TAX	T&L	CASH DOWN	FRONT-END FEES REBATE	NET TRADE GROSS CAP/UNPAID BALANCE

ACCIDENT/HEALTH INS	CREDIT LIFE	GAP	WARRANTY	BACK-END FEES
96600	88276			

MSRP	INVOICE/WHOLESALE VALUE	WHOLESALE SOURCE	RETAIL VALUE	RETAIL SOURCE
16				

MILEAGE EST PAYMENT APR

VEHICLE BOOKOUT VEHICLE BOOKOUT DATE EST AMT FINANCED

VEHICLE BOOKOUT OPTIONS

--	--	--	--	--

LENDER PROGRAM

TRADE IN

YEAR	MAKE	MODEL DESCRIPTION	TRIM
------	------	-------------------	------

TRADE FINANCED BY	TRADE MONTHLY PYMT
-------------------	--------------------

J-1 000008

B. Co-Applicant's Personal Credit Information

FIRST NAME OR BUSINESS NAME		MI	LAST NAME
EMAIL ADDRESS		DRIVER'S LICENSE #	
DATE OF BIRTH (/ /)		HOME PHONE #	CELL PHONE # (See below)
			YRS MOS TIME AT ADDRESS
CURRENT STREET # AND NAME		APT/SUITE #	PO BOX #
			RURAL ROUTE
CITY		MTG PYMT OR RENT	
PREVIOUS STREET # AND NAME		APT/SUITE #	PO BOX #
			RURAL ROUTE
CITY		YRS MOS TIME AT ADDRESS	
EMPLOYED BY or TYPE OF BUSINESS (if business application)		EMPLOYMENT STATUS	OCCUPATION
BUSINESS PHONE #		YRS MOS TIME EMPLOYED	SALARY
PREVIOUS EMPLOYMENT (if less than 2 yrs at current)		EMPLOYMENT STATUS	YRS MOS BUSINESS PHONE # TIME EMPLOYED
OCCUPATION		RELATIONSHIP	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			
OTHER INCOME	SOURCE OF OTHER INCOME		
ADDITIONAL COMMENTS			
SHE LEFT THE PHONE OFF HER FRAUD ALERT ON PURPOSE. YOU CAN REACH HER ON HER CELL AT [REDACTED]-9080 TO CONFIRM HER IDENTITY. THANKS, DEAN			

By providing my cell phone number, I give my prior express consent to receive calls and text messages from the creditor or its third party debt collector at that number, including calls and messages made by using an autodialer or prerecorded message.

J-1 000009

AGREEMENT

The words "you," "your" and "yours" mean each person submitting this application. The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application.

You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers. This application will be reviewed by such financial institutions on behalf of themselves and us the dealer. In addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions.

You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time whatsoever. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report.

You agree that we may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide us with such information. You further authorize us to gather whatever credit and employment history we consider necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction.

We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties.

FEDERAL NOTICES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

STATE NOTICES

California Residents: An applicant, if married, may apply for a separate account.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

New Hampshire Residents: If this is an application for balloon financing, you are entitled to receive, upon request, a written estimate of the monthly payment amount that would be required to refinance the balloon payment at the time such payment is due based on the creditor's current refinancing programs.

New York Residents: In connection with your application for credit, we may request a consumer report which contains information on your credit worthiness, credit standing, personal characteristics and general reputation. If we grant you credit, we or our loan servicer may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask us, we will tell you whether we obtained a consumer report and if we did, we will tell you the name and address of the consumer reporting agency that gave us the report.

Vermont Residents: By signing below you authorize us and our employees or agents to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that we may deem necessary or appropriate in evaluating your loan application. If your application is approved and the loan is made, you also authorize us, and our employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: Wisconsin law provides that no provision of any marital property agreement, or unilateral statement, or court order applied to marital property will adversely affect a creditor's interests unless, prior to the time that the credit is granted, the creditor is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision. If you are making this application individually, and not jointly with your spouse, the full name and current address of your spouse must be properly disclosed in the co-applicant section of this application.

This application may be submitted to the following financial institutions [Name(s) and Address(es)] _____

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON THE THREE PAGES OF THIS APPLICATION.

X

7-9-09 X

APPLICANT'S SIGNATURE

DATE

CO-APPLICANT'S SIGNATURE

DATE

22222	Void <input type="checkbox"/>	a Employee's social security number 11135	For Official Use Only > OMB No. 1545-0008			
b Employer identification number (EIN) 1788				1 Wages, tips, other compensation 177751.00	2 Federal income tax withheld 41804.00	
c Employer's name, address, and ZIP code MULTIMEDIA HOLDINGS COMPANY, I GANNETT 7950 JONES BRANCH DRIVE MCLEAN VA 22107				3 Social security wages 188500.00	4 Social security tax withheld 11749.00	
				5 Medicare wages and tips 188500.00	6 Medicare tax withheld 2747.00	
				7 Social security tips	8 Allocated tips	
d Control number 16-0331890				9 Advance EIC payment	10 Dependent care benefits	
e Employee's first name and initial CHRISTI M.	Last name ROWAN	Surf.	11 Nonqualified plans	12a See instructions for box 12 C 11.74		
				13 <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> Employee Retirement Income Security Act plan	12b D 16500.00	
				14 Other	12c 12d	
f Employee's address and ZIP code 16 State Employer's state ID number MN 6082				18 State wages, tips, etc. 177751.00	17 State income tax 13953.00	19 Local wages, tips, etc. 20 Locality name

W-2 Wage and Tax Statement

2008

Department of the Treasury—Internal Revenue Service

For Privacy Act and Paperwork Reduction Act Notice, see back of Copy D.

Copy A For Social Security Administration — Send this entire page with Form W-3 to the Social Security Administration; photocopies are not acceptable.

Do Not Cut, Fold, or Staple Forms on This Page — Do Not Cut, Fold, or Staple Forms on This Page

22222	Void <input type="checkbox"/>	a Employee's social security number 11135	For Official Use Only > OMB No. 1545-0008			
b Employer identification number (EIN) 1788				1 Wages, tips, other compensation 177751.00	2 Federal income tax withheld 41804.00	
c Employer's name, address, and ZIP code MULTIMEDIA HOLDINGS COMPANY, I GANNETT 7950 JONES BRANCH DRIVE MCLEAN VA 22107				3 Social security wages 188500.00	4 Social security tax withheld 11749.00	
				5 Medicare wages and tips 188500.00	6 Medicare tax withheld 2747.00	
				7 Social security tips	8 Allocated tips	
d Control number 16-0331890				9 Advance EIC payment	10 Dependent care benefits	
e Employee's first name and initial CHRISTI M.	Last name ROWAN	Surf.	11 Nonqualified plans	12a See instructions for box 12 C 11.74		
				13 <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> Employee Retirement Income Security Act plan	12b D 16500.00	
				14 Other	12c 12d	
f Employee's address and ZIP code 16 State Employer's state ID number MN 6082				18 State wages, tips, etc. 177751.00	17 State income tax 13953.00	19 Local wages, tips, etc. 20 Locality name

EXHIBIT

D

W-2 Wage and Tax Statement

2008

Department of the Treasury—Internal Revenue Service

For Privacy Act and Paperwork Reduction Act Notice, see back of Copy D.

EXHIBIT 7

	Page 1	Page 3
1	UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA	1 INDEX 2 WITNESS: Christi Michele Rowan 3 Examination by Mr. Burton 4 EXHIBITS: 5 Number 1 - Subpoena for Rule 2004 Examination.....6 6 Number 2 - Compilation of documents..9,49,95,140,187 7 Number 3 - Letter dated October 6, 2009 to William 8 Skolnick from Matthew R. Burton.....17 9 Number 4 - Findings of Fact, Conclusions of Law, 10 Order for Judgment and Judgment and Decree...19 11 Number 5 - Amended Bankruptcy Schedule.....28 12 Number 6 - Documents from Jaguar for 2008 Range 13 Rover.....30 14 Number 7 - Documents from Jaguar for 2008 Range 15 Rover.....48, 52 16 Number 8 - Documents from Jaguar for 2006 Range 17 Rover.....55 18 Number 9 - Letter of Intent dated April 18, 2008 19 for 150 Portland Avenue, Suite 201.....61 20 Number 10 - Neiman Marcus documents.....63 21 Number 11 - Invoice for ladies diamond oval hoop 22 earrings.....67 23 Number 12 - US Bank Visa charges.....68 24 Number 13 - Optical Shop of Aspen invoice.....75 25 Number 14 - Dennis Basso invoice for fur coat....77
18	Taken October 13, 2009 Commencing at 9:14 a.m.	
24	REPORTED BY: Kay Lynn Hinsch, RPR www.paradigmreporting.com	Page 2
1	Rule 2004 Examination of CHRISTI MICHELE ROWAN, taken on the 13th day of October, 2009, commencing at 9:14 a.m., at Leonard, O'Brien, Spencer, Gale & Sayre, 100 South Fifth Street, Suite 2500, Minneapolis, Minnesota, before Kay Lynn Hinsch, Registered Professional Reporter and Notary Public of and for the State of Minnesota. APPEARANCES	Page 4
9	On Behalf of Randall L. Seaver, Trustee: MATTHEW R. BURTON, ESQUIRE Leonard, O'Brien, Spencer, Gale & Sayre, Ltd. 100 South Fifth Street Suite 2500 Minneapolis, Minnesota 55402 mburton@losgs.com	1 EXHIBITS (cont'd) 2 Number 15 - Letter dated August 24, 2009 from 3 Matthew R. Burton.....78 4 Number 16 - Receipts from Chrome Hearts.....83 5 Number 17 - Client Detail for Dennis Hecker and 6 Christi Rowan.....84 7 Number 18 - Sales receipts from R.F. Moeller....89 8 Number 19 - Receipts from Belle Reve Boutique....91 9 Number 20 - Information from Harrison K-9 10 Security Services.....93 11 Number 21 - Residential Lease.....139 12 Number 22 - E-mails between Christi Rowan and 13 Jane Ketroser.....173 14 Number 23 - E-mails between Christi Rowan and 15 Dennis Hecker.....175 16 Number 24 - Compilation of e-mails.....177 17 Number 25 - Check number 5503 for \$8,000.....185 18 Number 26 - Compilation of checks.....186 19 Number 27 - Accounting of Dennis E. Hecker.....192 20 Number 28 - Third Supplemental Affidavit of 21 Tamitha D. Hecker.....205 22 OBJECTIONS: 23 By Mr. Skolnick: Pages 21, 29, 47, 162
23	NOTE: The original transcript will be delivered to Matthew R. Burton, Esquire, pursuant to the applicable Rules of Civil Procedure.	24 25

	Page 37	
1	Q. More or less?	Page 39
2	A. More versus less.	
3	Q. Did this \$189,000 number come from you?	
4	A. Same application. I never filled out a new	
5	application. They took it direct out of the system.	
6	I've had it in there since '96. And they never	
7	asked me if anything changed.	
8	MR. SKOLNICK: So the answer is no.	
9	BY MR. BURTON:	
10	Q. So if we went back every year it would	
11	always say 189?	
12	A. Correct.	
13	Q. And you don't know where that came from?	
14	A. 189? Okay. I made \$150,000 --	
15	MR. SKOLNICK: No. Do you know how that	
16	number got on this piece of paper is the question.	
17	THE WITNESS: Yes, because I put it down	
18	back in '96.	
19	MR. SKOLNICK: Okay.	
20	THE WITNESS: Oh, assume, 2006. Excuse	
21	me.	
22	MR. SKOLNICK: All right. That answers	
23	the question.	
24	BY MR. BURTON:	
25	Q. If you turn a few pages there's a signature	
	Page 38	
1	on April 9th of '09. Is that your signature?	Page 40
2	A. Correct.	
3	MR. SKOLNICK: You're talking about the	
4	page that says "Agreement" at the top?	
5	MR. BURTON: Yes.	
6	MR. SKOLNICK: I just want to make sure	
7	we're all on the same page. Thank you, Counsel.	
8	MR. BURTON: You're welcome.	
9	BY MR. BURTON:	
10	Q. The next page has some W-2s. Are these	
11	your W-2s for 2008?	
12	A. They're not.	
13	Q. Okay. How did it come to be that these are	
14	in the file?	
15	A. I gave it to them.	
16	Q. You gave them these W-2s?	
17	A. Correct.	
18	Q. And they're -- are they doctored?	
19	A. Correct.	
20	Q. Okay. And who did that?	
21	A. I did.	
22	Q. And why?	
23	A. I was asked to go get a vehicle, and I did,	
24	and I knew what I could qualify for.	
25	Q. When you say you knew what you could	



Land Rover
Minneapolis

8905 Wayzata Blvd. Phone (763) 222-2200
GOLDEN VALLEY, MINNESOTA 55426
Customer E-mail: _____

Stock #: R3706 Date: 04/09/09 Salesperson: ADAM GREGORY WHITE
Buyer Name: (Last) ROWAN (First) CHRISTI (Middle) MICHELE
Co-Buyer Name: (Last) (First) (Middle)
Address: 715 EAST RIDGE DR City: NORTHFIELD State: MN County: RICE Zip: 55057
Home Phone: (507) 664-9080 Bus. Phone: (612) 701-9080 Buyer DOB: 08/28/73 Co-Buyer DOB: _____
Buyer D.L.#: W213266661306 Co-Buyer D.L. #: _____

Buyers Insurance AMERICAN FAMILY Policy #: 14-1271-FPPA-MN Agent: TODD VISKOCIL (652) 938-2911
PLEASE ENTER MY ORDER FOR: New Used Demo as follows: SS# _____

YEAR	MAKE	CARLINE	MODEL DESC.	TRANSMISSION	COLOR	INTERIOR
2008	LAND ROVER RANGE ROVER	SALMF13428A296951	LIC. # SUPER CHG PERMIT	AUTO.	MN	DELIVERED ON OR ABOUT
					16	04/09/09
TRADE-IN DATA GET CERTIFICATE OF TITLE!!				CASH PRICE OF VEHICLE		
YEAR	MAKE	CARLINE	MODEL DESC.	FREIGHT		
VIN #				DEALER INSTALLED OPTIONS		
LIEN HOLDERS NAME				N/A		
ADDRESS				N/A		
LICENSE PLATE #	LICENSE STATE	EXP. DATE	REBATE TO DEALER			
MILEAGE NOW :	TRANSMISSION	COLOR	-1500.00			
OWNER LOYALTY						
POLLUTION CONTROL SYSTEM DISCLOSURE (TRADE-IN VEHICLE)						
In order to comply with Minnesota Statutes, Section 325E.0951, no person may transfer a motor vehicle without providing a written disclosure to the transferee (buyer) certifying the condition of the pollution control system.						
Transferor (seller) hereby certifies, to the best of his/her knowledge, that the pollution control system on this vehicle being traded in, including the restricted gasoline pipe, has not been removed, altered, or rendered inoperative.						
Seller's Signature X _____						
DEALER'S DISCLAIMER OF WARRANTY						
The Dealer expressly disclaims all warranties either express or implied on the vehicle sold, except any warranties offered and explained in Paragraphs 10 through 13 on the back of this contract. Buyer acknowledges receiving this information before the sale and further acknowledges having read and understood the provisions on the back of this contract.						
Buyer's Signature X _____						
MY TRADE DOES NOT HAVE A BRANDDED TITLE OR INSURANCE SALVAGE HISTORY X _____						
DEALER'S POLLUTION CONTROL SYSTEM DISCLOSURE (VEHICLE BEING SOLD)						
Transferor (Dealer) hereby certifies, to the best of his/her knowledge, that the pollution control system on this vehicle being sold, including the restricted gasoline pipe, has not been removed, altered, or rendered inoperative.						
CASH SUBMITTED WITH ORDER 13924.94 TAXABLE AMOUNT N/A						
LESS BALANCE OWING TO N/A TAX 86026.00						
TOTAL DOWN PAYMENT 13924.94 DOCUMENT ADMINISTRATIVE FEE 5611.66 \$75.00						
LICENSE 6.00 SERVICE CONTRACT						
TITLE 15.25 LICENSE AND FEES N/A						
TRANSFER 4.00						
REGISTRATION FEE 1173.00 CASH SUBMITTED WITH ORDER						
A.O.S. 1173.00 LESS BALANCE OWING TO LIENHOLDER ON TRADE-IN 13924.94						
TOTAL 14.00 TOTAL AMOUNT DUE ON DELIVERY N/A						

The front and back of this CONTRACT comprise the entire CONTRACT affecting this purchase. The DEALER will not recognize any verbal agreement, or any other agreement or understanding of any nature. You certify that no credit has been extended by dealer for the purchase of this motor VEHICLE. You certify that you are 18 years of age or older, and acknowledge receiving a copy of this contract.

The terms of this CONTRACT were agreed upon and the CONTRACT signed in this dealership on the date noted at top of this form. If DEALER is arranging credit for YOU, this CONTRACT is not valid until a credit disclosure is made as described in Regulation Z and you have accepted the credit extended.

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND YOU MAY LOSE ANY DEPOSITS IF YOU DO NOT PERFORM ACCORDING TO ITS TERMS.

NOTICE OF SALESPERSON'S LIMITED AUTHORITY. This contract is binding unless signed by Sales Manager or Officer of Company.

EXHIBIT 8A

J-1 000001

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT		Seller HANSORD PONTIAC COMPANY 8905 WAYZATA BLVD. GOLDEN VALLEY MN 55426 <small>"We" and "us" mean the Seller above, its successors and assigns.</small>	Buyer CHRISTI MICHELE ROWAN 715 EAST RIDGE DR NORTHFIELD, MN 55057 <small>You" and "your" mean each Buyer above, and guarantor, jointly and individually.</small>
No.			
Date	APRIL 9th, 2009		

SALE: You agree to purchase from us, over time, the Motor Vehicle (Vehicle) and services described below. Your purchase is subject to the terms and conditions of this contract and security agreement (Contract). The Vehicle is sold in its present condition, together with the usual accessories and attachments.

Description of Year 2008 VIN SALMF13428A296951
Motor Vehicle Make LAND ROVER Lic. No./Year PERMIT
Purchased Model RANGE ROVER New Used

Other:

Description of Trade-In

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessions, attachments, accessories, and equipment placed in or on the Vehicle, together called Property, and proceeds of the Property. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 79000.00, plus finance charges accruing on the unpaid balance at the rate of 7.74 % per year from today's date until paid in full. Finance charges accrue on a 365 day basis. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

LOAN ADMINISTRATION FEE: You agree to pay an additional, nonrefundable loan administration fee of \$25.00 that will be paid in cash. paid pro rata over the contract term. withheld from the proceeds (if this fee is withheld from the proceeds, the amount is included in the principal sum).

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the ITEMIZATION OF AMOUNT FINANCED. You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
7.74 %	\$ 20312.48	\$ 79000.00	\$ 99312.48	\$ 15424.94 \$ 114737.42

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
72	1379.34	MONTHLY BEGINNING: 05/24/2009

Security: You are giving a security interest in the Motor Vehicle purchased.

Late Charge: If a payment is more than 10 days late, you will be charged 5% OF THE UNPAID LATE PAYMENT OR \$7.28, WHICHEVER IS GREATER. This amount may increase so as to always be the highest amount allowed by law under Minn. Stat. § 47.59.

Prepayment: If you pay off this Contract early, you will not have to pay a penalty.

If you pay off this Contract early, you will not be entitled to a refund of part of the loan administration fee.

Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

CREDIT INSURANCE: Credit life, credit disability (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life: Insured _____
 Single Joint Prem. \$ N/A Term N/A

Credit Disability: Insured _____
 Single Joint Prem. \$ N/A Term N/A

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax) of \$ 5611.69 \$ 93137.69

Service Contract, Paid to: N/A \$ N/A

Cash Price \$ 93137.69

Manufacturer's Rebate \$ 1500.00

Cash Down Payment \$ 13924.94

Deferred Down Payment \$ N/A

a. Total Cash/Rebate Down \$ 15424.94

b. Trade-In Allowance \$ N/A

c. Less: Amount owing \$ N/A

Paid to: N/A

d. Net Trade-In (b. minus c.) \$ N/A

e. Net Cash/Trade-In (a. plus d.) \$ 15424.94

Down Payment (e.; disclose as \$0 if negative) \$ 15424.94

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offer.

51
000002

PAYMENT SCHEDULE. Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
72	1379.34	MONTHLY BEGINNING: 05/24/2009

Security: You are giving a security interest in the Motor Vehicle purchased.

Late Charge: If a payment is more than 10 days late, you will be charged 5% OF THE UNPAID LATE PAYMENT OR \$7.28, WHICHEVER IS GREATER. This amount may increase so as to always be the highest amount allowed by law under Minn. Stat. § 47.59.

Prepayment: If you pay off this Contract early, you will not have to pay a penalty.

If you pay off this Contract early, you will not be entitled to a refund of part of the loan administration fee.

Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

CREDIT INSURANCE: Credit life, credit disability (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life: Insured _____
 Single Joint Prem. \$ N/A Term N/A

Credit Disability: Insured _____
 Single Joint Prem. \$ N/A Term N/A

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offered.

Buyer d/b Buyer d/b

PROPERTY INSURANCE: You must insure the Property securing this Contract. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ N/A. If you get insurance from or through us you will pay \$ N/A for N/A of coverage.

This premium is calculated as follows:

\$ N/A Deductible, Collision Coverage \$ N/A
 \$ N/A Deductible, Comprehensive Cov. \$ N/A
 Fire-Theft and Combined Additional Coverage \$ N/A
 \$ N/A

Liability insurance coverage for bodily injury and motor vehicle damage caused to others is not included in this Contract unless checked and indicated.

MOTOR VEHICLE SERVICE CONTRACT: With your purchase of the Vehicle, you agree to purchase a Motor Vehicle Service Contract to cover N/A

This Service Contract will be in effect for N/A

ASSIGNMENT: This Contract and Security Agreement is assigned to ENDURA FINANCIAL FEDERAL CR UNION, the Assignee, phone _____.

This assignment is made under the terms of a separate agreement. under the terms of the ASSIGNMENT BY SELLER on page 2. This assignment is made with recourse.

Seller: By Leanne J. Severy Date 04/09/2009

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ 5611.69) \$ 93137.69

Service Contract, Paid to: N/A \$ N/A
 Cash Price \$ 93137.69

Manufacturer's Rebate \$ 1500.00

Cash Down Payment \$ 13924.94

Deferred Down Payment \$ N/A

a. Total Cash/Rebate Down \$ 15424.94

b. Trade-In Allowance \$ N/A

c. Less: Amount owing \$ N/A

Paid to: N/A

d. Net Trade-In (b. minus c.) \$ N/A

e. Net Cash/Trade-In (a. plus d.) \$ 15424.94

Down Payment (e.; disclose as \$0 if negative) \$ 15424.94

Unpaid Balance of Cash Price \$ 77712.75

Paid to Public Officials - Filing Fees \$ 1212.25

Insurance Premiums* \$ N/A

Amount to Finance line e. (if e. is negative) \$ N/A

To: N/A \$ N/A

To: HANSARD PONTIAC COMPANY* \$ 75.00

To: N/A \$ N/A

To: N/A \$ N/A

Total Other Charges/Amounts Pd. to Others \$ 1287.25

Less: Prepaid Finance Charges \$ N/A

Amount Financed \$ 79000.00

*We may retain or receive a portion of this amount.

NOTICE TO BUYER

(1) Do not sign this agreement before you read it or if it contains any blank spaces. (2) You are entitled to a completely filled-in copy of this agreement. (3) Under the law, you have the right to pay off in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge. (4) IMPORTANT: THIS MAY BE A BINDING CONTRACT AND YOU MAY LOSE ANY DEPOSITS IF YOU DO NOT PERFORM ACCORDING TO ITS TERMS.

BY SIGNING BELOW BUYER AGREES TO THE TERMS ON PAGES 1 AND 2 OF THIS CONTRACT AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS CONTRACT.

Buyer: _____

04/09/2009

Signature: _____

CHRISTI MICHELE ROWAN

Date

Signature: _____

Date

Seller: By _____

Leanne J. Severy

(page 1 of 2)

RESIDENTIAL LEASE

THIS LEASE AGREEMENT is entered into effective as of May 1, 2009, by and between Dennis E. Hecker ("Landlord") and Christi M. Rowan ("Tenant").

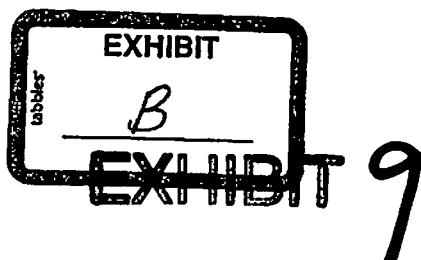
TO THE TENANT: This Lease is a binding legal document. By signing it, you and the Landlord agree to be bound by everything it contains. Before signing this Lease, make sure that you understand what the Lease means. After you sign the Lease, ask for a copy and keep a copy.

1. **Definitions.** In the Lease, "Landlord" means the owner of the Premises and anyone authorized to act on the owner's behalf."Tenant" means, collectively the persons who have signed this Lease and will be occupying the Premises as a result of agreeing to this Lease, each of whom agrees that the obligations of Tenant hereunder shall be considered the joint and several responsibility of each person signing this Lease and Tenant, meaning that if anyone of the persons who are defined hereunder as the Tenant fails to perform, Landlord may look to anyone or more of those persons for performance of all the obligations of Tenant under this Lease. The "Premises" means the residence located at 1615 North Ridge Drive, Medina, Minnesota 55391.

2. **Lease of the Premises.** Landlord agrees to lease the Premises to Tenant, and Tenant agrees to lease the Premises from Landlord, during the Term (as defined below), subject to the provisions and conditions of this Lease.

3. **Term.** Tenant shall lease the Premises for the twenty four (24) month period beginning May 1, 2009, and ending on April 30, 2011 (the "Term"). Tenant acknowledges that Tenant must vacate the Premises at the end of the Term, but agrees to give Landlord written notice not later than sixty (60) days before the end of the Term if Tenant does not wish to remain in the Premises. If Tenant does not give this notice, Landlord may, but shall not be required, to consider this Term to be extended up to an additional sixty (60) days.

4. **Rent.** Rent will consist of the payment by Tenant of Five Thousand and 00/100 Dollars (\$5,000.00) each month during the Term of the Lease. Rent credit for the two (2) months of the Term shall be paid by Tenant improvements after execution of this Lease, as described in paragraph 6, below. Rent for subsequent months shall be payable not later than the first day of each subsequent calendar month. Rent for partial months shall be pro-rated on a per diem basis. Tenant will pay a Twenty Five Dollar (\$25.00) service charge if Tenant does not pay the full monthly rent by the first day of the month. Tenant also will be assessed a Twenty Five Dollar (\$25.00) charge for any check not honored by Tenant's bank.



5. Utilities. Tenant shall pay as additional rent all utility payments incurred for the Premises during the periods that Tenant has the right to occupy the Premises during the Term of this Lease. The amounts payable by Tenant for utilities shall be paid on or before the date those payments are due and shall be paid by Tenant directly to each utility company billing for particular utility. Water and City sewer charges for the Premises will, however, be paid directly by Landlord, and Tenant shall reimburse Landlord for such payments relating to time periods within the Term of this Lease within ten (10) days after receipt of a bill from Landlord. Tenant shall not waste any utilities.

6. Rent and Security Deposit. Tenant shall pay for approved Leasehold improvements up to an amount equal to but no more than the first (1st) and second (2nd) month's Rent payable by Tenant. Landlord shall give Tenant a written statement (a) for additional rent or other money owed to Landlord, (b) for damage to Premises beyond ordinary wear and tear, and/or for failure to return the premises to clean condition. Tenant shall not offset rent due under this Lease. Landlord grants Tenant first (1st) right of refusal of any offer Landlord receives and has fourteen (14) business days to exercise that first (1st) right of refusal offer.

7. Use of the Premises. The Premises may be used only for residential purposes, and only Christi M. Rowan and family may live in the Premises. Tenant will not use the Premises for any other purpose which might threaten the safety of the building or unreasonably disturb neighbors. Tenant shall not use the Premises for any unlawful activity. Tenant shall not use the Premises in any way that would cause a cancellation, restriction or increase in Landlord's insurance. Tenant shall not act in aloud, boisterous, unruly or thoughtless manner, or disturb the rights of those who live in neighboring properties to peace and quite if Landlord consents to the keeping of any pets, Landlord may require an additional security deposit. Tenant shall not keep a waterbed or water-filled furniture in the premises. Tenant shall not use or store on or near the premises any flammable or explosive substance. Tenant will keep the Premises clean and will not abuse any of the fixtures, furnishings or appliances in the premises. If Tenant causes damage in any part of the Premises, other than reasonable wear and tear Landlord will charge the Tenant for the damage. It will be Tenants duty to perform any day-to-day, maintenance and repair of the Premises, including cleaning and painting, at Tenants own expense. Landlord will have no duty to maintenance or repair the Premises.

8. Landlord's Right to Enter the Premises. Landlord may enter the Premises at reasonable times for purposes of inspecting the Premises, making necessary repairs to the Premises, or for showing the Premises to any prospective purchaser or tenant. Before entering the Premises, Landlord must make a reasonable effort to notify Tenant.

9. Moving Out. Even if Tenant moves out, Tenant will be responsible for paying the charges specified in paragraphs four and five of this Lease throughout the Term of this Lease. Landlord does not have any duty to renew this Lease.

10. Alterations and Improvements. Tenant may not alter the Premises or make any changes to the Premises without the prior written consent of Landlord. If Landlord consents to Tenant making any alterations or changes to the Premises, the alterations or changes will belong to Landlord at the end of the Term of this Lease and may not be removed by Tenant without the prior written consent of Landlord.

11. Liens and Claims. Tenant may not permit any liens or claims for which Tenant is responsible to become filed against the Premises. If Landlord suffers any loss because of the filing of any lien or demand on the Premises, Tenant shall pay Landlord the amount of the costs incurred by Landlord, including attorneys' fees attributable to the filing of the lien or demand.

12. Assignment and Subletting. This Lease is a personal agreement between Landlord and Tenant. Tenant may not sublet the Premises to others or assign to others any right or rights which Tenant may have under this Lease.

13. Damage by Fire or Other Casualty. If the Premises is damaged by fire or other casualty, Landlord may terminate this Lease by giving written notice to Tenant within thirty (30) days after the damage by fire or other casualty. Tenant shall immediately notify Landlord of any damage to the Premises. Tenant's obligation to pay Rent after the Premises are damaged to the extent the Premises become uninhabitable will be governed by applicable law. Landlord shall not be liable for damage to any of Tenant's personal property, even if Landlord is negligent. Tenant agrees to carry renter's insurance as provided in paragraph 17 of this Lease.

14. Default/Eviction. Tenant shall be in default if Tenant does not pay any amount payable by Tenant under this Lease by the date that payment is due. Tenant shall also be in default if Tenant violates any of the other provisions of this Lease. Tenant shall be considered in default if Landlord reasonably determines that Tenant is involved in any criminal activity (other than as a victim), regardless of whether Tenant has been arrested or convicted for such activity. Tenant shall also be considered in default if Tenant or Tenant's guests abuse alcohol, drugs or other controlled substances in the Premises, as reasonably determined by Landlord. If Tenant or Tenant's guests unreasonably disturb neighbors, damage the Premises or the property of neighbors, Tenant will be considered in default. If Tenant's living or housekeeping habits pose a risk to health or safety, or damage the Premises, Tenant will be considered to be in default. If Tenant defaults, Landlord may terminate this Lease, bring an eviction action or seek other legal or equitable remedies, including recovery of Landlord's reasonable attorneys' fees and court costs. If Tenant defaults and Landlord does not terminate this Lease or evict Tenant, Landlord

may still terminate this Lease, evict Tenant or pursue other available legal or equitable remedies for any other Tenant default. Tenant acknowledges that Landlord has a "ZERO TOLERANCE POLICY" for violence, drug use and other criminal activity.

15. Notice. Any notice which may be given or must be given under the terms of this Lease is to be given in the following manner. Tenant shall mail the notice by certified mail, return receipt requested, to Landlord at 500 Ford Road, Minneapolis, MN 55426. Notice to Tenant shall be sent by Landlord in the same manner addressed to Tenant at the Premises.

16. Condition of the Premises. Tenant has inspected the Premises and has found the Premises to be in a condition that is acceptable to Tenant, and therefore agrees to accept the Premises in "as-is" condition, and with all faults.

17. Insurance and Liability. Tenant shall maintain, at Tenant's expense, insurance covering Tenant's personal belongings and agrees that Tenant will look to its own insurance if Tenant's personal belongings or the belongings of others that are in the Premises from time to time during the Term of this Lease should be damaged, no matter how the damage occurs and whether or not the damage is caused by Landlord negligent acts or failures to act. Tenant shall also maintain appropriate liability insurance for Tenant. Tenant agrees to indemnify, hold harmless and defend Landlord against any claims, actions, and costs, including reasonable attorneys' fees, arising out of, or resulting from: (i) all negligent or wrongful acts by Tenant, Tenant's guests, invitees or contractors; (ii) the use of the Property by Tenant, or by Tenant's guests and invitees; and (iii) any breach of this Lease by Tenant. Landlord shall not be liable for, and Tenant waives, all claims for damage or injuries sustained by Tenant, its guests and invitees, or resulting from any act or occurrence in or about the Premises.

18. Signatures. Each person named as Tenant has read this Lease and all of us agree to abide by its Terms. We have received a copy of this Lease.

LANDLORD: 5/1/09 DATE


By: _____
Its: _____

TENANT: 5/1/09 DATE


By: _____
Its: _____

JAGUAR

Jaguar
MinneapolisLand Rover
Minneapolis

Lock # R3621

Date: 11/20/08

8905 Wayzata Blvd. Phone (763) 222-2200
GOLDEN VALLEY, MINNESOTA 55426

Customer E-mail:

Buyer Name: (Last) ROWAN (First) CHRISTI

(Middle) MICHELE

Co-Buyer Name: (Last) CAB WEST LLC (First)

(Middle)

Address: 715 EAST RIDGE DR

City: NORTHEFIELD

State: MN

County: RICE

Zip: 55057

Home Phone: (507) 664-9080

Bus. Phone (612) 701-9080

Buyer DOB: 08/28/73

Co-Buyer DOB:

Buyer D.L.#: W213266661306

Co-Buyer D.L. #:

Buyers Insurance Co AMERICAN FAMILY

Policy #: 11329376077FPPA MN

Agent: TODD VISKOCIL (952) 938-2911

PLEASE ENTER MY ORDER FOR: New Used Demo as follows:

SS#

YEAR	MAKE	CARLINE	MODEL DESC.	TRANSMISSION	COLOR	INTERIOR
VIN #	2008 LAND ROVER RANGE ROVER	SUV	LIC. # PERMIT	AUTO.	MILEAGE	DELIVERED ON OR ABOUT
TRADE-IN DATA		GET CERTIFICATE OF TITLE II		CASH PRICE OF VEHICLE		
YEAR	MAKE	CARLINE	MODEL DESC.	FREIGHT		
VIN #			DEALER INSTALLED OPTIONS			N/A
LIEN HOLDERS NAME				12		
ADDRESS				11-24-09		
LICENSE PLATE #	LICENSE STATE	EXP. DATE	REPORTER			
MILEAGE NOW	TRANSMISSION	COLOR				
POLLUTION CONTROL SYSTEM DISCLOSURE (TRADE-IN VEHICLE)						
In order to comply with Minnesota Statutes, Section 325E.0951, no person may transfer a motor vehicle without providing a written disclosure to the transferee (buyer) certifying the condition of the pollution control system.						
Transferor (seller) hereby certifies, to the best of his/her knowledge, that the pollution control system on this vehicle being traded in, including the restricted gasoline pipe, has not been removed, altered, or rendered inoperative.						
Seller's Signature X						
DEALER'S DISCLAIMER OF WARRANTY						
The Dealer expressly disclaims all warranties either express or implied on the vehicle sold, except any warranties offered and explained in Paragraphs 10 through 13 on the back of this contract. Buyer acknowledges receiving this information before the sale and further acknowledges having read and understood the provisions on the back of this contract.						
Buyer's Signature X						
DEALER'S POLLUTION CONTROL SYSTEM DISCLOSURE (VEHICLE BEING SOLD)						
Transferor (Dealer) hereby certifies, to the best of his/her knowledge, that the pollution control system on this vehicle being sold, including the restricted gasoline pipe, has not been removed, altered, or rendered inoperative.						
CASH SUBMITTED WITH ORDER N/A TAXABLE AMOUNT N/A						
LESS BALANCE OWING TO N/A TAX N/A						
TOTAL DOWN PAYMENT N/A DOCUMENT ADMINISTRATIVE FEE \$75 00						
LICENSE N/A SERVICE CONTRACT N/A						
TITLE N/A LICENSE AND FEES N/A						
TRANSFER N/A						
REGISTRATION FEE CASH SUBMITTED WITH ORDER N/A						
A.O.S. LESS BALANCE OWING TO LIENHOLDER ON TRADE-IN N/A						
TOTAL N/A TOTAL AMOUNT DUE ON DELIVERY N/A						

The front and back of this CONTRACT comprise the entire CONTRACT affecting this purchase. The DEALER will not recognize any verbal agreement, or any other agreement or understanding of any nature. You certify that no credit has been extended by dealer for the purchase of this motor VEHICLE. You certify that you are 18 years of age or older, and acknowledge receiving a copy of this contract.

The terms of this CONTRACT were agreed upon and the CONTRACT signed in this dealership on the date noted at top of this form. If DEALER is arranging credit, the CREDIT IS NOT VALID UNTIL A CREDIT DISCLOSURE IS MADE AS DESCRIBED IN REGULATION Z AND YOU HAVE RECEIVED EXHIBIT 10. IMPORTANT: THIS MAY BE A BINDING CONTRACT AND YOU MAY LOSE ANY DEPOSITS IF YOU DO NOT PERFORM ACCORDING TO ITS TERMS.

NOTICE OF SALESPERSON'S LIMITED AUTHORITY. This contract is not valid unless signed and accepted by Sales Manager or Officer of Company.

T-1 000021

From: Dennis Hecker<dennishecker@sprint.blackberry.net>
To: Christi Rowan <christimrowan@mac.com>
Sent: 11/16/2008 5:55:01 PM
Subject: Re: budget

How? Does he not pay any thing

From: christi rowan <christimrowan@mac.com>
Date: Sun, 16 Nov 2008 17:54:29 -0600
To: <dennishecker@sprint.blackberry.net>
Subject: Re: budget

60k

On Nov 16, 2008, at 5:53 PM, Dennis Hecker wrote:

Cc debt how much to pay off

From: christi rowan <christimrowan@mac.com>
Date: Sun, 16 Nov 2008 17:51:22 -0600
To: <dennishecker@sprint.blackberry.net>
Subject: Re: budget

the break down

1500.00 northfield mortgage
420.00 boat
4000.00 the whitney
cc debt 6000.00
1200.00 pays, insurance, grocery , gas , misc

On Nov 16, 2008, at 5:41 PM, Dennis Hecker wrote:

How broke down with rent 4k 9700 for?

From: christi rowan <christimrowan@mac.com>
Date: Sun, 16 Nov 2008 17:29:24 -0600
To: <dennishecker@sprint.blackberry.net>
CC: <heckerauto@aol.com>
Subject: budget

Total - 13170.00

House information:

EXHIBIT II

Housing (food ,health insurance) 1200.00 monthly
The Whitney 4000.00 , monthly
Northfield Property - 3100.00 monthly (christi pays 1/2 until sold) \$1550.00
2006 Larson Boat - Loan TFCU pymt \$420.00 , Balance 28,306k

Unsecured Debt : Credit Cards (all closed) Nothing in my name we equally share all of the debt .

Monthly commitment - payments of these cc listed below

\$6000.00 mo

Total 87,400 / 2 = 43,700

Bank of America 8305 \$9300.00 -

Bank of America 83098 \$7300.00 -

Capital One 83578 \$10,000.00 -

Citi Card 5072 \$18,000.00 -

TFCU 83933 \$10,000.00 -

WAMU 7110 \$7,000.00 -

Wells Fargo 83189 \$2000.00 -

83348 \$2000.00 -

●107 \$10,000.00 -

Discover Card \$10,000.00 -

JCREW 6757 \$800.00 -

PBKids 73968 \$1000.00 -

1 this before, but just to get it on the record,
 2 there are actually payments being made on this
 3 vehicle; is that right?
 4 A To American National Bank, yes.
 5 Q And have you been making those?
 6 A Yes, I have.
 7 Q Okay. I'm showing you now what has been marked
 8 as Exhibit Number 5, and Exhibit Number 5 is
 9 another document from your dissolution
 10 proceeding. It's an affidavit that is entitled
 11 Affidavit of Dennis E. Hecker. And if you turn
 12 to page 8 of this document, there's a signature
 13 space there. That's your signature, correct?
 14 A That's correct.
 15 Q All right. At page 4 of that affidavit there's a
 16 paragraph 14. The first sentence of paragraph 14
 17 says, With regard to the allegations contained in
 18 paragraph 23, it has been established that
 19 Ms. Rowan resides in the Northridge home and pays
 20 \$5,000 per month in rent. Do you see that?
 21 A Yes.
 22 Q And has she been paying that rent?
 23 A I think that question is best asked to Ms. Rowan
 24 or her attorney as for the confirmation. I'm not
 25 sure.

1 Q Is Ms. Rowan employed?
 2 A I believe she's self-employed.
 3 Q And what does she do in that self-employment?
 4 A She has a photography agency.
 5 Q All right. Isn't it true that the only source of
 6 her funds to pay \$5,000 a month would be from
 7 you, Mr. Hecker?
 8 A Can you ask me the question again?
 9 Q Sure. The source of funds for her to be able to
 10 pay \$5,000 a month on that lease would be funds
 11 from you, correct?
 12 A The first question you said the only source; the
 13 second question you said the source. I believe
 14 that that's an incorrect statement.
 15 Q Where would she get the money to pay those rents?
 16 A I'm not sure to the amount of income, based upon
 17 her -- I would be one source, but I don't believe
 18 I'm the only source.
 19 Q What other sources are there?
 20 A It would be best to ask her.
 21 Q Well, you entered into a lease with her before
 22 this bankruptcy case was commenced, for
 23 Northridge, right?
 24 A That's correct.
 25 Q And that lease calls for \$5,000 a month in lease

1 payments, correct?
 2 A I believe it does.
 3 Q You knew she was unemployed except for her
 4 photography business at the time, correct?
 5 A Yes.
 6 Q Where did you think she was going to get the
 7 \$5,000 a month to pay the rent?
 8 A You're asking me to speculate where she would get
 9 it other than myself or her photography
 10 business?
 11 Q I'm asking you where you thought she was going to
 12 get \$5,000 a month to pay rent on Northridge?
 13 A Well, maybe I can word it better saying that I
 14 believe her photography business or a combination
 15 of some help from me.
 16 Q Did you know at the time you entered into that
 17 lease what sort of income she was generating per
 18 month off her photography business?
 19 A I don't recall.
 20 Q But at the same time you entered into that lease,
 21 you were giving her money to fund her occupancy
 22 of the property on 150 Portland Avenue at the
 23 Whitney, weren't you?
 24 A I believe I was helping her with her cost of
 25 housing, yes.

1 Q In the months prior to the bankruptcy, let's just
 2 say May of 2009, how much money did you transfer
 3 to Ms. Rowan?
 4 A I don't recall.
 5 Q Did you look at that and attempt to determine how
 6 much money you transferred to her before you
 7 filed bankruptcy?
 8 A Can you ask me that question again, please?
 9 Q Sure. Well, I'll come back to it a little bit
 10 later.
 11 Back at this exhibit again, Mr. Hecker,
 12 your affidavit, at page 5 I'm looking at
 13 paragraph -- well, it's a continuation of
 14 paragraph 15, and I'm looking at Sections D and
 15 E. You're indicating that, Ms. Rowan purchased
 16 and maintains the 2008 Range Rover without my
 17 assistance. Focusing on that D, is that true,
 18 that she purchased that without your assistance?
 19 A I believe she purchased two different Range
 20 Rovers. I'm not sure which one you're asking
 21 about.
 22 Q It says here at D, Ms. Rowan purchased and
 23 maintains the 2008 Range Rover without my
 24 assistance. I'm talking about the one you're
 25 talking about in your affidavit. And my question

1 Q What about Donald Schroeder, that's the next one
 2 on the list, why does he -- does he still owe
 3 that money?
 4 A He filed bankruptcy and promised to pay the
 5 difference over a period of time, but it's
 6 probably non-collectible.
 7 Q Okay. And then the next one, Snapdragon Venture
 8 with Wayne and Jan Belisle, what's the story on
 9 that?
 10 A The story is, or my understanding is that Jan
 11 Belisle purchased a flower shop. And Wayne
 12 Belisle was her husband, and I had some business
 13 dealings with him. They were trying to put
 14 together an SBA loan. And at the time to make
 15 the transaction go easier, I advanced the funds.
 16 And over a short period of time it was to be
 17 taken out or refinanced with the SBA or some
 18 other TBD later.
 19 Q Is it true that the end result of it is that
 20 you're on the hook for that money that they owe
 21 you?
 22 A Yes.
 23 Q Okay. Still on this same page, at Item 18 it
 24 says, Pending tax refund for tax years 2002 to
 25 '6, \$2 million. Do you know if the returns

1 Hecker personally on that commission agreement,
 2 or is that your recollection?
 3 A Several people have interpreted it several
 4 different ways.
 5 Q And whatever it says, it says. I'm not trying to
 6 trick you.
 7 A That's correct.
 8 Q I just want to get your impression of it. Were
 9 you under the impression, at least, that money
 10 would go directly to Dennis Hecker on that
 11 document or on that agreement?
 12 A The agreement calls out for the money to go to
 13 myself or to other entities.
 14 Q When they were making payments, when GELCO was
 15 making payments, rather, were they coming to you
 16 personally or were they going to one of the
 17 entities?
 18 A I don't honestly know.
 19 Q Okay. Well, those payments were \$75,000 a month,
 20 correct?
 21 A Correct.
 22 Q All right. And when did they cease making those
 23 payments?
 24 A November.
 25 Q Of '08?

1 necessary to generate that refund have been
 2 filed, Mr. Hecker?
 3 A No, they haven't.
 4 MR. SEAVER: Could you read back the
 5 question, please.
 6 (Whereupon, the question was read back
 7 by the court reporter.)
 8 BY MR. SEAVER:
 9 Q Is that because of the lack of money to pay the
 10 accountants?
 11 A I believe so.
 12 Q Do you think that they're prepared and ready to
 13 file, Mr. Hecker?
 14 A No.
 15 Q Okay. Still on this Exhibit 8, it says page 10
 16 of 127 up at the top. And then at Item 21
 17 there's GELCO Corporation Sales Commission
 18 Agreement for \$6 million. That's the agreement
 19 that you discussed informally with Mr. Skolnick
 20 and Mr. Burton and I at the meeting we had here
 21 awhile ago, correct?
 22 A That's correct.
 23 Q And your recollection was -- You didn't have it
 24 in front of you, of course, but your recollection
 25 was that there was some obligation to Dennis

1 A Of '08.
 2 Q Okay. Why were you told they were ceasing to
 3 make the payments?
 4 A There was default payment for Advantage or to GE
 5 Fleet for Advantage's Fleet.
 6 Q When did Advantage file its Chapter 11
 7 bankruptcy?
 8 A December of '09 -- '08. I'm sorry.
 9 Q Still continuing on this Schedule B, there are --
 10 And I'm looking now at page 10, down at the
 11 bottom, where it talks about dirt bikes and
 12 liquidation value provided by Forest Lake Motor
 13 Sports. There are indications there and then on
 14 the next page that Forest Lake Motor Sports
 15 provided liquidation values of other things too.
 16 My question is this: Were those written
 17 valuations?
 18 A Yes, they were.
 19 Q So you have those somewhere?
 20 A I believe we turned them in to the -- to you.
 21 Q You think I --
 22 A Yes, you have them.
 23 Q You think I have them?
 24 A Yes.
 25 Q Okay. Continuing on with this same exhibit, over

1 at Item 35, it says page 12 of 127 up at the
 2 top. It talks about memberships here, and
 3 there's Bayport Marina, then Spring Hill Club,
 4 and then social memberships in various clubs
 5 believed to have no value. What clubs are those,
 6 the social membership clubs?

7 A The Minneapolis Club.

8 Q Okay. Is that the only one you can think of?

9 A We have the Running Four Club.

10 Q And is that a social membership?

11 A Actually, part of it is and part of it isn't.

12 Q There are two clubs, right?

13 A One club with two delineations.

14 Q Okay. In one club there was a \$200,000
 15 membership fee, correct?

16 A That's correct.

17 Q And that's the club, the part of it that includes
 18 the golf privileges, correct?

19 A That's correct.

20 Q When is the last time you played there?

21 A Approximately three years ago.

22 Q Okay. Where is Roaring Fork located? It's in
 23 Colorado, right?

24 A Correct.

25 Q Was it near the condo that you had in Colorado?

1 A It's about a half hour away.

2 Q All right. Was it because you had the condo in
 3 Colorado that you bought the Roaring Fork
 4 membership?

5 A There were some other Minnesotans that had
 6 memberships there.

7 Q Okay. And then the other component of Roaring
 8 Fork, not the golf part, but the other part, that
 9 was just a \$10,000 membership fee, correct?

10 A That's correct.

11 Q And both the 200,000 and the \$10,000 membership
 12 fees have been paid in full, correct?

13 A That's correct.

14 Q All right. The next page of this Exhibit 8,
 15 that's the list of the watches again. This list,
 16 Mr. Hecker, did you review this list personally
 17 before you signed this signature declaration
 18 that's Exhibit Number 7?

19 A This list, to the best of my knowledge, was put
 20 together by the people who provided the
 21 appraisal. We gave you a copy of the appraisal.

22 Q Okay. So --

23 A Basically put all the watches in one or two
 24 suitcases and sent them over to them for an
 25 appraisal.

1 Q So the watches you sent over to that place for
 2 appraisal, they generated their values and then
 3 sent the watches back, right?

4 A That's correct.

5 Q Then this list came off the value list that they
 6 gave you?

7 A That's correct.

8 Q All right. So did you review this list, which is
 9 at Exhibit 8, before you signed this signature
 10 declaration, which is Exhibit 7?

11 A I'm not sure from the signing of that and when
 12 this list came in what the time period was of --
 13 Did I review it? I don't understand your
 14 question.

15 Q Okay.

16 A I mean, I don't think that -- Go ahead.

17 Q Okay. Well, your schedules were filed on July 1
 18 of 2009. This is the court stamp up at the top
 19 on the first page. And then your signature
 20 declaration, this is Exhibit 7, indicates it was
 21 signed on July 1. I'm just giving you that for
 22 background.

23 This list of watches, had you reviewed
 24 that list when you signed this signature
 25 declaration?

1 MR. CUTLER: Randy, you're asking if he
 2 reviewed this specific document at the time that
 3 he signed that signature declaration; is that
 4 it?

5 BY MR. SEAVER:

6 Q That is what I'm asking.

7 A I don't recall.

8 Q Okay. If you had, you would have noticed that
 9 watches were missing, wouldn't you?

10 A At the time I'm -- With all the trauma and what
 11 was going on, I'm not sure I would have. I mean,
 12 I had so many watches, I...

13 Q Where were you -- To come back to this, where
 14 were you when you signed this signature
 15 declaration?

16 A I'm not sure.

17 Q Okay. And the schedules here, they were filed on
 18 July 1. Did you review the completed schedules
 19 before they were filed?

20 A Well, the schedules were work product of
 21 everybody putting the information together, and
 22 it was to the best of our ability that we put
 23 everything together that we had. And based upon
 24 that is what I signed the document.

25 Q Sure. But my question is, did you actually

1 review, before they were filed, these schedules
 2 and Statement of Financial Affairs that were
 3 filed with the Court on July 1 of 2009?

4 MR. CUTLER: And, again, you're asking
 5 if he reviewed the papers, right?

6 BY MR. SEAVER:

7 Q Yes. I'm asking if you reviewed the documents
 8 that were filed with the Court on July 1 of 2009
 9 before they were filed?

10 A Yes.

11 Q And you didn't notice any inaccuracies in any of
 12 those?

13 A I mean, I think we filed 135 pages of schedules.
 14 And, as I said, a number of people helped put
 15 them together in the middle of a government
 16 raid. I'm not sure that -- I did my best to be
 17 honest and forthwith as I could.

18 Q You didn't notice any inaccuracies in the
 19 schedules when they were filed?

20 MR. SKOLNICK: I'm sorry, Madam Court
 21 Reporter, could you read the question back?

22 (Whereupon, the question was read back
 23 by the court reporter.)

24 THE WITNESS: At the time I don't
 25 believe so.

1 BY MR. SEAVER:

2 Q Okay. Continuing on with Exhibit 8, at the
 3 Statement of Financial Affairs, that starts at
 4 page 80 of this exhibit. And turn to the second
 5 page of that, which will say page 81 of 127 up at
 6 the top. And that's the section that says,
 7 income other than from employment or operation of
 8 business. And it says for 2009 year to date,
 9 \$20,921, and then it says gross income before
 10 adjustments for losses and pass-through
 11 depreciation.

12 My question is, where did this \$20,921
 13 figure come from?

14 A I believe that number came from Greg Orthun.

15 Q Do you know what that number is composed of?

16 A No, I don't.

17 Q And then go back one page toward towards the
 18 front. It's the first page of the Statement of
 19 Financial Affairs at paragraph number 1, the
 20 income from employment or operation of business.
 21 And for 2009 year to date it says W-2 income of
 22 \$101,319. Would that information have come from
 23 Greg Orthun also?

24 A Correct.

25 Q Who is Mr. Orthun; what does he do, I mean?

1 A He's the chief financial officer and handled all
 2 the tax preparation for the last 15 years for all
 3 my companies.

4 Q Is he CFO for all the companies?

5 A I'm not sure of his executive title, but he's
 6 handle the tax preparation for all my personal
 7 stuff for the last 15 years and compiles all the
 8 information between the companies for tax
 9 returns.

10 Q Is he still employed by one of the --

11 A Yes, he is.

12 Q Okay. Who is he employed by?

13 A I believe it might be Denny Hecker Auto Group or
 14 one of the leasing companies.

15 Q Okay. Continuing on with this exhibit, at
 16 Item 4, this is page 82 of 127, it's suits and
 17 administrative proceedings. There's an item
 18 there. It's about five, six items down. It
 19 says, Northstate Financial Corporation v.

20 Motorpless, Inc., a replevin action. Do you know
 21 what that's about?

22 A It was an individual who Northstate financed and
 23 was unable to pay his balances due Northstate
 24 Financial.

25 Q Did he or that business, were they holding some

1 property of Northstate Financial?

2 A They had sold some cars on trust.

3 Q So when the lawsuit was started, you thought they
 4 still had the property, but they didn't?

5 A They didn't.

6 Q Okay. Continuing with this same exhibit, at
 7 page 83 of 127 there is a lawsuit that says
 8 Dennis Hecker v. Boyd Morrow, conciliation court
 9 in Scott County. One of them says, settled 6/1
 10 of '09. Did Mr. Morrow pay some money per that
 11 settlement?

12 A I don't honestly know.

13 Q Okay. Well, it's in conciliation court. Was it
 14 a pretty small amount of money you were fighting
 15 about?

16 A I didn't handle it at all.

17 Q Okay. Still at this same exhibit, if you go to
 18 page 85 of 127, it's the gift section. Generally
 19 on the gift section of this filing, Mr. Hecker,
 20 what steps did you take to determine what gifts
 21 had been given in the year prior to filing?

22 A On page 85?

23 Q Well, let's talk about page 85 to start with.
 24 The only name on that page is Tamitha Hecker,
 25 correct?

1 Q And Exhibit 60 are documents that I received
2 through your attorney. And this group of
3 documents is the valuation that you had done for
4 the watches and your ring by Embellir, correct?

5 A That's correct.

6 Q And up at the top -- And I'm just looking at the
7 first page, but up at the top of the first page
8 it says April 28, 2009, correct?

9 A Yes.

10 Q And then I'll represent to you I believe the
11 other pages have the same date. How long prior
12 to that were the watches and the ring delivered
13 to Embellir?

14 A A couple days. I'm not sure.

15 Q Okay. Did you deliver them yourself?

16 A No.

17 Q Okay. Who did?

18 A Will Plumber.

19 Q Okay.

20 (Hecker Exhibit 61 was marked for
21 identification by the court reporter.)

22 BY MR. SEAVER:

23 Q Mr. Hecker, Exhibit 61 is in front of you now,
24 which is a group of documents that you produced
25 to me which appear to be a 2007 1120S U.S. Income